

Information to identify the case:

Debtor 1	Melissa A Robson	Social Security number or ITIN	xxx-xx-3124
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-15728-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa A Robson
aka Melissa A Donnelly

6/23/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Melissa A Robson
 Debtor

Case No. 17-15728-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 20

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db +Melissa A Robson, 54 Skyline Drive, Sparta, NJ 07871-3432
 cr +ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516719292 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
 516719300 +Eugene F. Donnelly III, PO Box 572, Sparta, NJ 07871-0572
 516719303 +Morris Downing and Sheppard, ESqs., 1 main street, Newton, NJ 07860-2062
 516831709 NJ Housing and Mortgage Finance Agency, 637 S Clinton Ave, PO Box 18550,
 Trenton, NJ 08650-2085
 516719305 Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
 516719306 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 516719308 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Po Box 8, Chelmsford, MA 01824)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516719294 EDI: BANKAMER.COM Jun 23 2017 22:23:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 516719293 +EDI: TSYS2.COM Jun 23 2017 22:23:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 516719295 EDI: CAPITALONE.COM Jun 23 2017 22:23:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516719297 +EDI: CHASE.COM Jun 23 2017 22:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516719301 +EDI: CBSKOHL.S.COM Jun 23 2017 22:23:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 516719302 +EDI: TSYS2.COM Jun 23 2017 22:23:00 Macys, Po Box 8218, Mason, OH 45040-8218
 516719304 +EDI: NAVIENTFKASMSERV.COM Jun 23 2017 22:23:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 516719307 +EDI: CITICORP.COM Jun 23 2017 22:23:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 516719309 +EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 516719296* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 516719298* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516719299* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 James C. Zimmermann on behalf of Debtor Melissa A Robson jim@jzlawyer.com, jim@jzlawyer.com
 John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jun 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5